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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF GEORGIA ROME DIVISION

IN RE: JIMMY LEE ASLINGER AND { CHAPTER 13 } { CASE NO. R22-40037-PWB } { JUDGE BONAPFEL

OBJECTION TO CONFIRMATION

COMES NOW K. EDWARD SAFIR CHAPTER 13 TRUSTEE herein, and objects to Confirmation of the plan for the following reasons:

- 1. The $\mathsf{Debtor}(\mathsf{s})$ ' payments under the proposed plan are not current.
- 2. The Debtor(s) has proposed to make payments directly to the Trustee but should be required to have them remitted by payroll deduction.
- 3. As unsecured creditors will receive less than in a Chapter 7 liquidation, the plan does not conform to 11 U.S.C. \S 1325(a)(4).
- 4. The Chapter 13 Plan fails to provide the monthly post-confirmation payment for the claims of Santander Consumer USA, Inc. and O Bros Motorsports, preventing the Trustee from properly administering this plan.
- 5. The voluntary petition fails to reflect Debtor Hattie Aslinger's correct name; specifically, Debtor Hattie Aslinger's first and last name appear to be switched.
- 6. The Chapter 13 petition and schedules fail to disclose a 401(k) account, in violation of 11 U.S.C. § 521 and Fed. R. Bankr. P 1007(b).
- 7. The Chapter 13 budget fails to include expenses for homeowner's insurance; thereby, possibly rendering the proposed Chapter 13 plan payment to be infeasible, in violation of 11 U.S.C. \S 1325(a)(6).

- 8. Debtor(s)' Chapter 13 plan, schedules, and/or Statement of Financial Affairs are inaccurate and/or incomplete; the Trustee is unable to determine either the duration or feasibility of the proposed plan. 11 U.S.C. §§ 1325(a)(3) and 1325(a)(7); specifically, the Statement of Financial Affairs question 16 omits credit counseling fee.
- 9. The Chapter 13 Plan fails to provide for the correct applicable commitment period, in violation of 11 U.S.C. $\S\S$ 1325(b)(1)(B) and 1325(b)(4).
- 10. The payout of the claim(s) owed to Santander Consumer USA, Inc. and O Bros Motorsports will extend beyond sixty (60) months, contrary to 11 U.S.C. § 1322(d).
- 11. The Chapter 13 trustee requests that the Debtor(s) provide additional documentation to support the valuation of the real property disclosed on Schedule A/B.

WHEREFORE, the Trustee moves the Court to inquire into the above objections, deny Confirmation of this Debtor's (s') Plan and to dismiss the case; or, in the alternative, convert the case to one under Chapter 7.

/s/
K. Edward Safir,
Chapter 13 Trustee
GA Bar No. 622149

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CERTIFICATE OF SERVICE

This is to certify that on this day I caused a copy of the foregoing pleading to be served via United States First Class Mail, with adequate postage thereon, on the following parties at the address shown for each:

JIMMY LEE ASLINGER 124 TOPPER WAY DALTON, GA 30721

HATTIE LOUISE ASLINGER 124 TOPPER WAY DALTON, GA 30721

I further certify that I have on this day electronically filed the pleading using the Bankruptcy Court's Electronic Filing program, which sends a notice of this document and an accompanying link to this document to the following parties who have appeared in this case under the Bankruptcy Court's Electronic Case Filing program:

SAEGER & ASSOCIATES, LLC

This 17th day of February, 2022

/s/

K. Edward Safir, Chapter 13 Trustee GA Bar No. 622149